

**Report No. 320**  
**Abstract of Consolidated Statement of Condition of**  
**All State Banking Institutions, Trust Companies and Bank of North Dakota**  
For Call March 31, 2002  
(In thousands of Dollars)

Assets	89 State Banks	3 Trusts	Bank of North Dakota	Total Reporting	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$204,668	\$162	\$113,301	\$318,131	
Interest-bearing balances	\$54,126	\$346		\$54,472	
Securities	\$1,427,568	\$1,795	\$296,640	\$1,726,003	
Federal funds sold and securities purchased/agreements to sell	\$299,552		\$310,545	\$610,097	
Loans & lease financing receivables:					
Loans & leases held for sale	\$12,500			\$12,500	
Loans & leases net of unearned income	\$4,108,859	\$1,308,659		\$5,417,518	
Less: Allowance for loan & lease losses	<u>\$70,991</u>	<u>\$24,243</u>		<u>\$95,234</u>	
Loans & leases, unearned income, allowances & reserve	\$4,037,868		\$1,284,416	\$5,322,284	
Trading Assets					
Premises & fixed assets (including capitalized leases)	\$99,207	\$361	\$2,630	\$102,198	
Other real estate owned	\$4,196	\$585	\$43	\$4,824	
Investments in unconsolidated subsidiaries & assoc. companies	\$194			\$194	
Intangible assets	\$29,339		\$3,997	\$33,336	
Goodwill	\$20,776			\$20,776	
Other Intangible assets	\$8,563		\$3,997	\$12,560	
Other assets	<u>\$148,216</u>	<u>\$2,284</u>	<u>\$42,458</u>	\$192,958	
<b>Total Assets</b>	<b><u>\$6,317,434</u></b>	<b><u>\$5,533</u></b>	<b><u>\$2,054,030</u></b>	<b><u>\$8,376,997</u></b>	
<b>Liabilities</b>					
Deposits:					
In domestic offices	\$5,412,094		\$1,167,123	\$6,579,217	
Noninterest-bearing	\$594,214		\$144,100	\$738,314	
Interest-bearing	<u>\$4,817,880</u>	<u>\$1,023,023</u>		<u>\$5,840,903</u>	
Federal funds purch & secur sold under agreements to repurchase	\$62,674		\$298,878	\$361,552	
Trading Liabilities					
Other borrowed money	\$174,232		\$398,482	\$572,714	
Bank's liability on acceptances executed and outstanding					
Subordinated notes and debentures	\$499			\$499	
Other liabilities	<u>\$62,731</u>	<u>\$683</u>	<u>\$19,182</u>	<u>\$82,596</u>	
<b>Total Liabilities</b>	<b>\$5,712,230</b>	<b>\$683</b>	<b>\$1,883,665</b>	<b>\$7,596,578</b>	
Minority interest in consolidated subsidiaries	\$696			\$696	
<b>Equity Capital</b>					
Perpetual preferred stock	\$500			\$500	
Common Stock	\$36,097	\$787	\$2,000	\$38,884	
Surplus	\$285,239	\$346	\$42,000	\$327,585	
Retained earnings	\$276,033	\$3,521	\$126,237	\$405,791	
Accumulated other comprehensive income	\$6,613		\$128	\$6,741	
Other equity capital components	<u>26</u>	<u>\$196</u>		<u>\$222</u>	
<b>Total Equity Capital</b>	<b><u>\$604,508</u></b>	<b><u>\$4,850</u></b>	<b><u>\$170,365</u></b>	<b><u>\$779,723</u></b>	
<b>Total Liabilities and Equity Capital</b>	<b><u>\$6,317,434</u></b>	<b><u>\$5,533</u></b>	<b><u>\$2,054,030</u></b>	<b><u>\$8,376,997</u></b>	
<b>Average Ratios of State Banking Institutions</b>	<b>3/31/2002</b>	<b>12/31/2001</b>	<b>9/30/2001</b>	<b>6/30/2001</b>	<b>3/31/2001</b>
<b>Total Capital/Reserves to Total Assets</b>	10.06%	9.95%	10.15%	10.21%	10.00%
<b>Total Capital to Total Deposits</b>	11.17%	11.06%	11.61%	11.45%	11.07%
<b>Total Loans to Total Assets</b>	64.32%	65.26%	67.63%	68.44%	63.37%
<b>Loan Valuation Res to Total Loans (Gross)</b>	1.73%	1.62%	1.55%	1.56%	1.65%
<b>Total Loans to Total Deposits</b>	75.92%	77.00%	80.52%	81.54%	74.27%
<b>Return on Assets (Annualized)</b>	1.02%	1.03%	1.12%	1.16%	1.12%
<b>Increase in Deposits 3-31-01 to 3-31-02</b>	6.65%				
<b>Increase in Loans 3-31-01 to 3-31-02</b>	9.02%				
<b>Increase in Total Assets 3-31-01 to 3-31-02</b>	7.34%				